# Anovia
## PAYMENTS

*Your Quick Guide to Anovia Payments*

# What makes our merchant services different?

## Transparent Rates & Fees

- Our 100% partner-focused business model allows for competitive, preferred rates for each merchant
- Free cost analysis and custom offer
- $250 prepaid gift card if we can't meet or beat your rates

## Exceptional Customer Service

Every merchant account begins with a dedicated Account Executive who takes a consultative approach to tailor an offer to improve your merchant services

- Responsive service, knowledgeable support and personalized attention from a single contact who cares about your business
- 24/7/365, US-based technical and customer service

## Variety of Acceptance Solutions

- Mobile card readers for your phone and tablet
- Countertop terminals
- Online payments for your website
- We have over 1,000 compatible solutions

### RECOGNIZED IN 2017:

2017 ETA
AWARDS
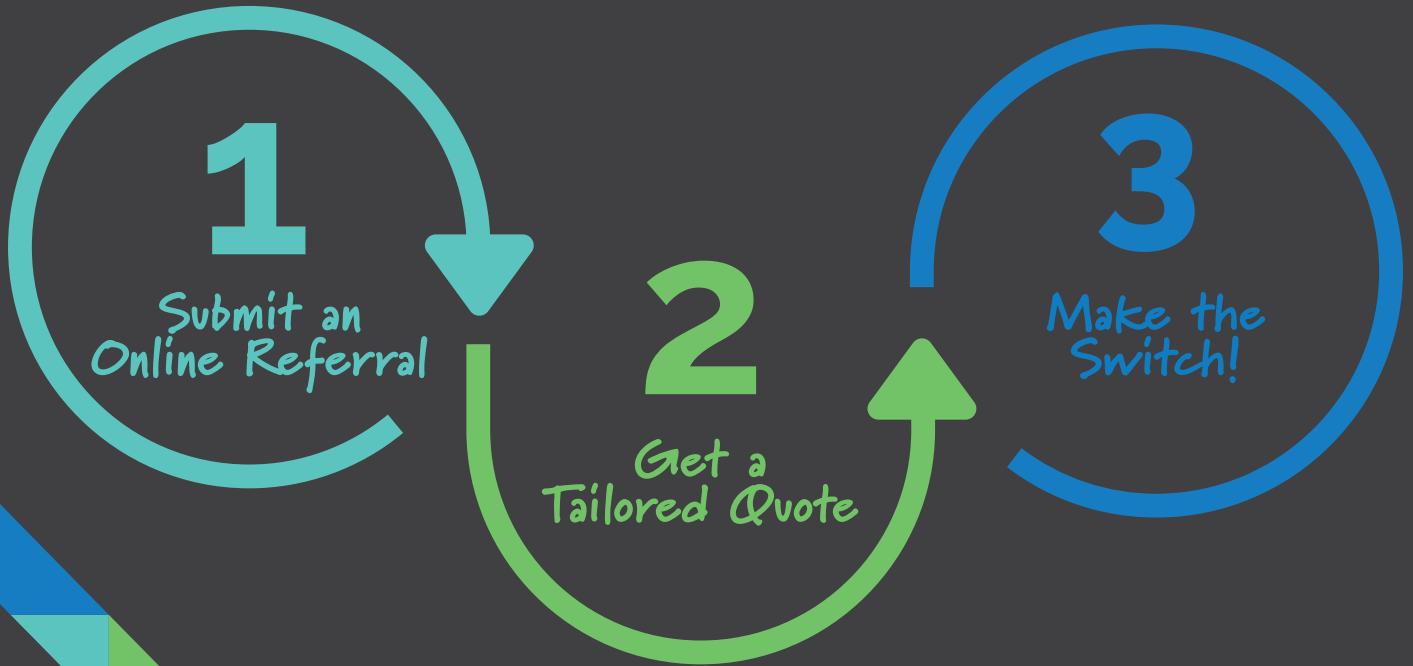ISO OF THE YEAR

#5
Top Financial
Services
Companies

"I have been working with Anovia since I started with ACN in the fall of 2017. I thought I had the best deal ever on my transaction processing but Anovia saved me $1,200 in my first year and as an IBO."

— Dr. Kevin Engel, ACN IBO

"We had merchant services in our business already but the switch to Anovia was seamless. It was definitely a "plug and play" situation. Our monthly merchant statements are emailed to us like clockwork. There have been no discrepancies and we never have to wait to see the money deposited into our bank account."

— Brenda Welyk, ACN IBO

# SAVING MONEY IS AS EASY AS 1-2-3

**1** Submit an Online Referral

**2** Get a Tailored Quote

**3** Make the Switch!

**1**

**Submit and Online Referral**

- Provide your contact details
- Tell us a little about your business
- Send us your most recent merchant statement

**2**

**Get a Tailored Quote**

- Chat with your assigned sales representative
- Receive a tailored quote for your merchant services
- Discuss the savings available and questions you have about Anovia

**3**

**Make the Switch!**

- Sign up with Anovia!
- Start saving money on your merchant services
- Contact our 24/7 support if you need us

# Our Solutions, Your Choice

### Swift B200/B250

New! Advanced mobile card reader that connects via Bluetooth to your smartphone or tablet devices.
**Ideal Merchant Type:** Retail or kiosk merchants that want to accept mag stripe, EMV, and NFC contactless payments.

### Verifone VX520

Easy-to-use and high-speed countertop terminal with a powerful processor and expandable memory
**Ideal Merchant Type:** Retail, Restaurant, Quick Serve, Lodging

### New! Exadigm N5 Smart POS

The N5 is a sleek and secure Android-based payment solution allowing for multiple payment types including NFC, EMV, PIN-based transactions, and signature capture.
**Ideal Merchant Type:** Retail, Restaurant, Quick Serve, goo for almost any retail environment!

### Shopkeep POS System

#1 Cloud-based, Tablet Point of Sale Solution
**Ideal Merchant Type:** Retail, Restaurant, Quick Serve

### New! SwipeSimple Register

**Bring-Your-Own-Device Tablet POS Solution**
Accept in-store payments easier with the new cash drawer & receipt printer all in one.  Accepts mobile wallets, credit cards, cash and issues paper receipts
**Ideal Merchant Type:** General retail and specialty stores,  salons & spas, quick service restaurants

**For merchants who sell on-the-go and want printed receipts:**
Portable Bluetooth Receipt Printer

## Additional Online Products

**WebPass:** Web-based virtual terminal for key-entered payments
**Authorize.Net:** Our preferred payment gateway to accept payments on your website

U.S. Products

Visit your Storefront for more details

# Nuestras Soluciones, Tus Preferencias

## Swift B200/B250

¡Nuevo! Lector de tarjeta móvil avanzado que se conecta a través de Bluetooth a su teléfono inteligente o tableta.

**Tipo de comerciante ideal:** Comercios minoristas o quioscos que quieran aceptar pagos sin contacto de banda magnética, EMV y NFC.

## Verifone VX520

Terminal de escritorio fácil de utilizar y de alta velocidad con un potente procesador y memoria expansible

**Tipo de comerciante ideal:** Tiendas, restaurantes, Quick Serve, alojamiento

## ¡Nuevo! Exadigm N5 Smart POS

El N5 es una solución de pago elegante y segura basada en Android que permite múltiples tipos de pago, incluyendo NFC, EMV, transacciones basadas en PIN y captura de firmas.

**Ideal Merchant Type:** Tiendas de venta, Restaurante, Servicio Rápido, para casi cualquier entorno de venta!

## Sistema De Pagos Shopkeep

Solución de cobros para tabletas no. 1

**Tipo de comerciante ideal:** Tiendas, restaurantes

## ¡Nuevo! SwipeSimple Registro

**Trae-Tu-Propia-Tableta POS**

Acepte los pagos en la tienda más fácilmente con el nuevo cajón de dinero y la impresora de recibos, todo en uno. Acepta billeteras móviles, tarjetas de crédito, efectivo y recibos en papel.

**Tipo de comerciante ideal:** Tiendas minoristas y especializadas, salones y spas, restaurantes de servicio rápido.

**Para los comerciantes en necesidad de equipo rapido y quieren recibos impresos:** Impresora portátil de recibos Bluetooth.

## Productos adicionales en línea

**WebPass:** Terminal virtual basado en Web para los pagos ingresados por clave

**Authorize.Net:** Nuestra puerta de pago preferida para aceptar pagos en susitio web

U.S. Products

Visita tu tienda virtual para todos los detalles

# Our Solutions, Your Choice

### NEW! CloverFlex

Clover Flex is a fast and flexible wireless all-in-one device. This is a great solution whether you're at the counter, in line, at the table, or in the salon chair.
**Ideal Merchant Type:** Bars, restaurants, retail stores, salons or any location where you want to freely interact with customers

### Mobile Pay Plus

The Mobile Pay Plus application device powered by Beanstream is the payment solution to take virtually all kinds of payments anytime, anywhere
**Ideal Merchant Type:** Any business on the go or to take payments at your customer's place of business

### VeriFone Vx820 Countertop Terminal

Feature-rich, standard countertop terminal to quickly and securely accept multiple forms of payment from credit and debit to EMV and NFC/contactless
**Ideal Merchant Type:** Retail, restaurant, cafes and quick serve, newsagency, grocery

### VeriFone Vx680 WiFi/Bluetooth Terminal

Wireless, touch screen terminal to safely process card payments anywhere inside or near your store
**Ideal Merchant Type:** Bars, restaurants, retail stores, salons or any location where you want to freely interact with customers

### VeriFone Vx680 3G Terminal

Equipped with HSPA+ 3G making it one of the fastest portable payment devices on the market today
**Ideal Merchant Type:** Best for merchants on the go with minimal consumer waiting time

### Additional Online Products

**Bean Stream:** Web-based virtual terminal and payment gateway to accept payments online and for key-entered payments

*Canada Products*

Visit your Storefront for more details

# Notre Solution, Votre Choix

## NOUVEAU! Clover Flex

Clover Flex est un appareil tout-en-un sans fil rapide et flexible. C'est une excellente solution que vous soyez au comptoir, en file d'attente, à la table ou installé comfortablement dans le fauteuil du salon.

**Type de marchand idéal:** Bars, restaurants, magasins de détail, salons ou tout lieu où vous souhaitez interagir librement avec vos clients.

## Solution Mobile Pay Plus

Le dispositif d'application Mobile Pay Plus alimenté par Beanstream est la solution de paiement pour prendre pratiquement toutes sortes de paiements à tout moment, n'importe où

**Type de commerçant idéal:** Toute entreprise en déplacement ou QUI DÉSIRE effectuer des paiements au milieu de travail de votre client

## VériFone Vx820, Terminal de comptoir

Terminal de comptoir riche en fonctionnalités pour accepter rapidement et de manière sécurisée, plusieurs formes de paiement (crédit et débit) EMV ET NFC/sans contact

**Type de commerçant idéal:** Vente au détail, restaurant, cafés et service rapide, service de presse, épicerie

## VériFone Vx680 Terminal WiFi/Bluetooth

Terminal sans fil et à écran tactile pour traiter en toute sécurité les paiements par carte n'importe où à l'intérieur ou à proximité de votre magasin

**Type de commerçant idéal:** Bars, restaurants, magasins de détail, salons ou tout endroit où vous souhaitez interagir librement avec les clients

## VériFone, Terminal Vx680 3G

Équipé de HSPA + 3G, ce qui en fait l'un des dispositifs de paiement portables les lus rapides sur le marché aujourd'hui

**Type de commerçant idéal:** Meilleur pour les commerçants en déplacement avec un temps d'attente minimal pour le consommateur

## Solution En Ligne Additionelle

**Beanstream:** Solution virtuelle Web et passerelle de paiements en ligne et entré mannuellement

Visitez votre Boutique en ligne pour plus de details

*Canada Products*

# The Anovia Journey



**Online Referral** ▸ **Sales Process** ▸ **Application Signed**

## Get to know the Anovia process!

**#1** **Online Referral**
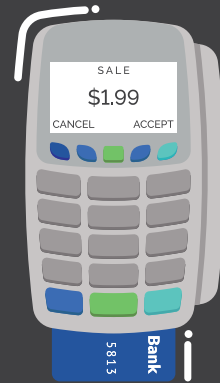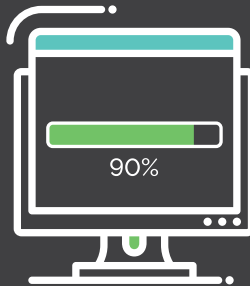Your information is submitted to Anovia.

**#2** **Sales Process**
You are contacted by your dedicated Account Executive via phone and/or email within 72 hours.

**#3** **Application Signed**
Once you have provided the required documentation, you sign the application and return it to the Anovia team.

# YOU SUBMIT THE APPLICATION
# ANOVIA TAKES CARE OF THE REST

SALE
$1.99
CANCEL          ACCEPT

90%

| Application Review & Approval Process | Installation | Account Activated! |

**Application Review & Approval Process**

#4

Your application is reviewed and a credit assessment is performed - now the underwriting process begins.

**Installation**

#5

Once your account is approved, you will receive an email with a welcome kit and you will be contacted to schedule installation.

**Account Activated!**

#6

Congratulations! You are considered activated after you process your first transaction and settlement for the day.

# Most Frequently Asked Questions

### Who is Anovia Payments?

Anovia is a leading fin-tech payment processor that works best with small to medium sized businesses looking for a full service end-to-end solution. We can be the perfect solution for local restaurants, nail and hair salons, doctors' offices, contractors, dry cleaners, and automotive services to name a few.

### Does my business have to currently accept credit cards?

No! You can be a new business or an existing business looking to start accepting credit cards.

### What products does Anovia offer?

Anovia offers solutions for all Point of Sale environments, including the following:

✔ **In Person:** Storefront businesses with a POS system or countertop terminal
✔ **Key Entered or Over the Phone:** businesses that manually key enter transactions and credit card information
✔ **Mobile or On-The-Go:** businesses that process payments anytime and anywhere on a mobile or tablet device
✔ **Online:** businesses the sell products and services directly on their website

### Can you work with my business' existing software or terminal?

Yes! We always do our best to work with your existing equipment. We have over 1,000 compatible solutions ranging from terminals, both stationary and wireless, web-based gateways, and point-of-sale integrations.

### Do I have to change my bank account?

No! We can settle your funds into any bank account you currently have.

### Do you have a free terminal solution?

Yes! Please visit our website to review the rates and fees and keep in mind this program has pre-negotiated pricing that cannot be lowered or changed.

### Do I have to sign a contract?

Yes, our merchant agreements are for 3 years. As an alternative, we offer a No Term option with pre-negotiated pricing. Please visit our website to review the rates and fees and keep in mind the pricing cannot be lowered or changed.

## When can I expect my transactions to fund?

Merchants can be approved for 24-hour funding. Please call us to find out more information.

## What can I expect when it comes to customer service?

Customer service is truly our differentiator! Not only will you have a dedicated Account Executive throughout the approval process but when you become an Anovia merchant you have access to 24/7/365 US-based customer service and technical support.

## Does Anovia have a product similar to Square®?

Yes! We have the Swipe Simple (US) and the Mobile Pay Plus (CA) mobile solutions that we think are even better. These solutions include card reader options via audio jack plug-ins or Bluetooth® which allows for chip, swipe, and mobile wallet payments. Anovia's mobile card solutions offer a more robust solution for merchants compared to Square® and we've been able to find savings for most Square® users that we receive. We provide a full merchant account with 24/7/356 US-based merchant support and fraud protection.

## What if I don't have a recent processing statement to submit?

No big deal! If you don't have a statement, we can still provide a quote. Please submit your information with the monthly processing volume, average transaction amount, and the number of transactions in a given month. If you are using Square®, please provide a screenshot of the dashboard.

## Why do we need your most recent processing statement?

The statement allows Anovia to see how you are processing transactions, what cards you are accepting, and how you are accepting payments. By viewing your current rates and fees, Anovia can assess the savings and be prepared to offer pricing on the first call.

## Can you work with gas stations?

Yes! We can work with the convenience side of gas stations. We are not able to work with pay-at-the-pump solutions at this time.

# Simple, Secure Payment Processing

**Easy-to-use Technology | Simple Processes | Outstanding Service**

Anovia
PAYMENTS